

Certificate Number: 14912-PAM-DE-033682313

Bankruptcy Case Number: 14-03561



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 11, 2019, at 5:36 o'clock PM EST, Damarys M Reyes completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 11, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor